

---

**State:** Arkansas **Filing Company:** American Republic Insurance Company  
**TOI/Sub-TOI:** MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized  
**Product Name:** ARIC MS - PreStd  
**Project Name/Number:** 1/1/2013 Annual Rate Filing /AR-ARPRESTDMS-2013

## Filing at a Glance

Company: American Republic Insurance Company  
Product Name: ARIC MS - PreStd  
State: Arkansas  
TOI: MS02I Individual Medicare Supplement - Pre-Standardized  
Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized  
Filing Type: Rate  
Date Submitted: 09/13/2012  
SERFF Tr Num: AMRP-128475837  
SERFF Status: Closed-Disapproved  
State Tr Num:  
State Status: Disapproved-Closed  
Co Tr Num: AR-ARPRESTDMS-2013  
  
Implementation: 01/01/2013  
Date Requested:  
Author(s): Susan Dop, Deb Strahl  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 09/20/2012  
Disposition Status: Disapproved  
Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** American Republic Insurance Company  
**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized  
**Product Name:** ARIC MS - PreStd  
**Project Name/Number:** 1/1/2013 Annual Rate Filing /AR-ARPRESTDMS-2013

## General Information

Project Name: 1/1/2013 Annual Rate Filing  
Project Number: AR-ARPRESTDMS-2013  
Requested Filing Mode:  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 8%

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 09/20/2012  
State Status Changed: 09/20/2012  
Created By: Susan Dop  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Deb Strahl

### Filing Description:

Annual required Rate Filing for Pre-Standardized Medicare Supplement Forms.

## Company and Contact

### Filing Contact Information

Susan Dop, susan.dop@americanenterprise.com  
601 6th Ave. 515-245-2034 [Phone]  
Des Moines, IA 50309

### Filing Company Information

American Republic Insurance Company	CoCode: 60836	State of Domicile: Iowa
601 6th Ave	Group Code: 3527	Company Type: Life Accident and Health Insurance
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 987-8988 ext. [Phone]	FEIN Number: 42-0113630	

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

Company	Amount	Date Processed	Transaction #
American Republic Insurance Company	\$50.00	09/13/2012	62669183

<b>SERFF Tracking #:</b>	AMRP-128475837	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AR-ARPRESTDMS-2013
<b>State:</b>	Arkansas	<b>Filing Company:</b>	American Republic Insurance Company		
<b>TOI/Sub-TOI:</b>	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized				
<b>Product Name:</b>	ARIC MS - PreStd				
<b>Project Name/Number:</b>	1/1/2013 Annual Rate Filing /AR-ARPRESTDMS-2013				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	09/20/2012	09/20/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	American Republic Insurance Company
<b>TOI/Sub-TOI:</b>	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
<b>Product Name:</b>	ARIC MS - PreStd		
<b>Project Name/Number:</b>	1/1/2013 Annual Rate Filing /AR-ARPRESTDMS-2013		

## Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Disapproved

Comment: Given the low loss ratio history indicated in this filing (indicating that American Republic has enjoyed healthy profits on this block of business since its inception) and the lack of credibility; we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Republic Insurance Company	8.000%	8.000%	\$216	1	\$2,705	8.000%	8.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	AR Rates	Disapproved	No

<b>State:</b>	Arkansas	<b>Filing Company:</b>	American Republic Insurance Company
<b>TOI/Sub-TOI:</b>	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
<b>Product Name:</b>	ARIC MS - PreStd		
<b>Project Name/Number:</b>	1/1/2013 Annual Rate Filing /AR-ARPRESTDMS-2013		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	01/01/2012
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Republic Insurance Company	8.000%	8.000%	\$216	1	\$2,705	8.000%	8.000%